AMENDMENTS TO THE SPECIFICATION

Please insert the following paragraph on page 1, line 3:

BACKGROUND OF THE INVENTION

Please insert the following paragraph on page 3, line 16:

SUMMARY OF THE INVENTION

Please insert the following paragraph on page 10, line 32:

BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

Please insert the following paragraph on page 12, line 22:

DETAILED DESCRIPTION OF THE INVENTION

Please insert the following Abstract of the Disclosure on new page 25:

ABSTRACT OF THE DISCLOSURE

A card receiving device is disclosed having a flat design and including at least one locking element. A method is also disclosed for receiving a card. Particular difficulties arise due to the small installation space, legal rules, the inexactnesses of the cards to be used, the environment that is often dirty, and to the ingenuity of manipulation attempts. The present device and method fulfill the legal requirements and ensure a good functioning under adverse operating conditions. The locking element has at least one contact surface that touches the card and presses it, at least occasionally, in the direction of insertion.